

**ABSTRACT OF THE DISCLOSURE**

The invention involves a system and a method of determining collectability of a check writer from a database including negative information of a plurality of check writers for check writing approval or denial. The invention provides for an improvement of determining collectability of a check writer in order to more effectively distinguish between collectible check writers and non-collectible check writers. The invention includes receiving the information of the check writer, processing the information to determine a score of the check writer, classifying the check writer within a predetermined category, and removing or retaining the check writer information from the database, depending on the category within which the check writer is classified.

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